# IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

Harrisburg Division

IN RE:	
DEMETRIUS D. DAVIS	Case No. 1:21-bk-01429-HWV
U.S. Bank National Association, as Trustee for the C-BASS Mortgage Loan Asset-Backed Certificates, Series 2006-SL1,  Movant	Chapter 13
VS.	
DEMETRIUS D. DAVIS, Debtor	

## OBJECTION TO CONFIRMATION OF DEBTOR'S AMENDED CHAPTER 13 PLAN

U.S. Bank National Association, as Trustee for the C-BASS Mortgage Loan Asset-Backed Certificates, Series 2006-SL1 ("Movant"), by and through its undersigned counsel, files this *Objection to Confirmation of Debtor's Amended Chapter 13 Plan* (Doc 28), and states as follows:

- 1. The Debtor filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on June 25, 2021.
- 2. Movant holds a security interest in the Debtor's real property located at 422 Valley St, Marysville, PA 17053 (the "Property"), by virtue of a Mortgage which is recorded as instrument Number 200601858 in Official Records of Perry County, Pennsylvania. Said Mortgage secures a Note in the amount of \$27,000.00.
- 3. The Debtor filed an Amended Chapter 13 Plan (the "Plan") on April 12, 2022 (Doc 28).

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4. Movant filed a Proof of Claim in this case on August 5, 2021 (Claim No. 8-3) which

lists a total debt of \$37,796.85.

5. Movants objects Debtor's Amended Plan as it fails to provide for the total debt

owed to Movant.

6. Movant further objects to Debtor's Amended Plan as if fails include interest after

maturity of the loan until the end of the Plan.

7. Therefore, the amended plan is not in compliance with the requirements of 11

U.S.C. §§1322(b)(3) and 1325(a)(5) and cannot be confirmed. Movant objects to any plan which

proposes to pay it anything less than \$37,796.85 and interest over the life of the Plan.

WHEREFORE, Movant respectfully requests the entry of an Order which denies

confirmation of the Amended Plan unless such plan is amended to overcome the objections of

Movant as stated herein, and for such other and further relief as the Court may deem just and

proper.

/s/Mario Hanyon

Andrew Spivack, PA Bar No. 84439

Matt Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

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U.S. Bank National Association, as Trustee for the	-
C-BASS Mortgage Loan Asset-Backed Certificates,	
Series 2006-SL1,	
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VS.	
DEMETRIUS D. DAVIS,	
Debtor	

#### **CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Objection To Confirmation Of Debtor's Chapter 13 Plan has been electronically served or mailed, postage prepaid on this day to the following:

Demetrius D. Davis 422 Valley St

Marysville, PA 17053-1164

Stephen Wade Parker, Debtor's Attorney Etzweiler and Withers LLC 105 N. Front Street, Suite 100 Harrisburg, PA 17101 wparker@etzweilerwithers.com

Jack N Zaharopoulos, Bankruptcy Trustee

8125 Adams Drive, Suite A Hummelstown, PA 17036

Asst. U.S. Trustee, US Trustee 228 Walnut Street, Suite 1190

Harrisburg, PA 17101

April 19, 2022

#### /s/Mario Hanyon

Andrew Spivack, PA Bar No. 84439 Matt Fissel, PA Bar No. 314567 Mario Hanyon, PA Bar No. 203993 Ryan Starks, PA Bar No. 330002 Jay Jones, PA Bar No. 86657 Attorney for Creditor **BROCK & SCOTT, PLLC** 8757 Red Oak Boulevard, Suite 150

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